

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

EMANUEL H. NETO
CATHERINE V. PADINHA-NETO
Debtor(s)

Case No. 19-11380

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/22/2019.
- 2) The plan was confirmed on 06/28/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/04/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/07/2020, 02/08/2021, 09/21/2021, 01/21/2022, 05/18/2022, 09/21/2022, 01/19/2023, 06/20/2023, 09/28/2023, 10/30/2023, 02/27/2024, 06/05/2024.
- 5) The case was dismissed on 07/22/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$122,909.78.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$95,716.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$95,716.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$11,180.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,802.57
Other	\$837.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,819.57

Attorney fees paid and disclosed by debtor: \$500.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
FITZGERALD & ASSOCIATES PC	Attorney Fee	\$500.00	\$11,180.00

Other:

Payee Name	Payee Type	Amount Paid
WESTLAKE FINANCIAL SERVICES	Administrative	\$306.00
ALLY FINANCIAL	Administrative	\$531.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FINANCIAL BANK USA	Unsecured	NA	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	1,981.00	1,981.00	1,981.00	1,981.00	0.00
ALLY FINANCIAL	Secured	11,427.35	11,427.35	11,427.35	11,427.35	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	6.14	6.14	3.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,800.00	1,959.63	1,959.63	954.96	0.00
BANK OF AMERICA	Unsecured	526.00	NA	NA	0.00	0.00
BCA FINANCIAL SERVICES	Unsecured	183.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	802.00	802.33	802.33	390.99	0.00
CAPITAL ONE BANK NA	Unsecured	2,528.00	2,528.04	2,528.04	1,231.97	0.00
CAVALRY SPV I LLC	Unsecured	1,641.00	1,748.01	1,748.01	851.84	0.00
CHASE CARD SERVICES	Unsecured	819.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	855.00	855.52	855.52	416.91	0.00
DEPARTMENT OF EDUCATION/MOHE	Unsecured	NA	40,151.98	40,151.98	19,566.83	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,902.00	1,902.72	1,902.72	927.23	0.00
EZ PASS	Unsecured	800.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	15,720.00	16,026.02	16,026.02	7,809.79	0.00
LAB CORP OF AMERICA HOLDINGS	Unsecured	3,000.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,812.00	4,812.17	4,812.17	2,345.07	0.00
MIDLAND FUNDING	Unsecured	445.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	526.13	526.13	256.39	0.00
MIDLAND FUNDING LLC	Unsecured	2,745.00	2,862.95	2,862.95	1,395.17	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	1,915.00	2,034.11	2,034.11	991.26	0.00
MIDLAND FUNDING LLC	Unsecured	1,532.00	1,693.63	1,693.63	825.33	0.00
MIDLAND FUNDING LLC	Unsecured	1,064.00	1,203.03	1,203.03	586.26	0.00
MIDLAND FUNDING LLC	Unsecured	526.00	520.74	520.74	253.77	0.00
MOHELA/DEBT OF ED	Unsecured	511.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	1,765.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	2,494.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	2,771.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	3,688.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	4,535.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	5,160.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	5,500.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	6,424.00	NA	NA	0.00	0.00
MOHELA/DEBT OF ED	Unsecured	7,081.00	NA	NA	0.00	0.00
NCSPLUS INCORPORATED	Unsecured	3,423.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	875.00	874.77	874.77	426.30	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,698.00	3,698.38	3,698.38	1,802.29	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,174.00	1,174.36	1,174.36	572.29	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	2,842.00	2,842.36	2,842.36	1,385.13	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,662.00	3,662.13	3,662.13	1,784.63	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	4,338.00	4,338.32	4,338.32	4,338.32	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	881.00	881.00	881.00	0.00
SYNCHRONY BANK	Unsecured	NA	1,954.30	1,954.30	952.37	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	3,456.00	NA	NA	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	13,500.00	11,923.83	11,923.83	11,923.83	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	449.19	449.19	218.90	0.00
WESTLAKE FINANCIAL SERVICES	Secured	1,396.25	1,396.25	1,396.25	1,396.25	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,219.32	\$5,219.32	\$0.00
Debt Secured by Vehicle	\$14,804.60	\$14,804.60	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,023.92	\$20,023.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,923.83	\$11,923.83	\$0.00
TOTAL PRIORITY:	\$11,923.83	\$11,923.83	\$0.00
GENERAL UNSECURED PAYMENTS:	\$94,288.64	\$45,948.68	\$0.00

Disbursements:

Expenses of Administration	<u>\$17,819.57</u>
Disbursements to Creditors	<u>\$77,896.43</u>

TOTAL DISBURSEMENTS : **\$95,716.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/25/2024

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.